

SERFF Tracking Number: ACEH-125744997 State: Arkansas  
 Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-AV-2007471  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: 08-AV-2007471  
 Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owersners & Operators Liability Program/08-AV-2007471

## Filing at a Glance

Company: ACE Property & Casualty Insurance Company

Product Name: 08-AV-2007471

SERFF Tr Num: ACEH-125744997 State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: 08-AV-2007471

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Edith Roberts

Authors: Karen Schwabe, Renice Cox

Disposition Date: 08/12/2008

Date Submitted: 07/29/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Revised Extension of Coverage - Endorsements for Airport Owersners & Operators Liability Program

Status of Filing in Domicile:

Project Number: 08-AV-2007471

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/12/2008

State Status Changed: 08/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to replace our existing Extended Coverage - War, Hi-Jacking and Other Perils Endorsement with a new version that incorporates changes made necessary as a result of the recently enacted Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA). We are also introducing a Limited Terrorism Coverage Endorsement, which provides limited coverage for acts of terrorism not covered by TRIPRA.

SERFF Tracking Number: ACEH-125744997 State: Arkansas  
 Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: 08-AV-2007471  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: 08-AV-2007471  
 Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471

Both forms may be utilized in conjunction with our revised Amendment To Include Coverage for Certified Acts of Terrorism; Cap On Losses From Certified Acts Of Terrorism endorsement, which was filed in response to TRIPRA and which was recently approved or is currently pending approval by your department.

In addition, we are revising the existing rates on file for both the Extended Coverage and certified acts of terrorism coverages. Our new rating approach involves applying a flat percentage to the developed premium, rather than separately rating each exposure factor. Since the exposure criteria has already been taken into account in developing the basic policy premium we believe this approach is more appropriate.

## Company and Contact

### Filing Contact Information

Renice Cox, Regulatory Specialist renice.cox@ace-ina.com  
 436 Walnut Street, WB04G (215) 640-4876 [Phone]  
 Philadelphia, PA 19106 (215) 640-4986[FAX]

### Filing Company Information

ACE Property & Casualty Insurance Company CoCode: 20699 State of Domicile: Pennsylvania  
 PO Box 1000 Group Code: 626 Company Type:  
 436 Walnut Street  
 Philadelphia, PA 19106 Group Name: State ID Number:  
 (215) 640-5123 ext. [Phone] FEIN Number: 06-0237820  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE Property & Casualty Insurance Company	\$50.00	07/29/2008	21652748

SERFF Tracking Number: ACEH-125744997 State: Arkansas  
Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-AV-2007471  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: 08-AV-2007471  
Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/12/2008	08/12/2008

*SERFF Tracking Number:*      *ACEH-125744997*                      *State:*                      *Arkansas*  
*Filing Company:*              *ACE Property & Casualty Insurance Company*      *State Tracking Number:*              *EFT \$50*  
*Company Tracking Number:*      *08-AV-2007471*  
*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0001 Commercial General Liability*  
*Product Name:*              *08-AV-2007471*  
*Project Name/Number:*              *Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471*

## **Disposition**

Disposition Date: 08/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-125744997 State: Arkansas

Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 08-AV-2007471

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: 08-AV-2007471

Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Supporting Documents	Approved	Yes
Form	EXTENDED COVERAGE - WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT	Approved	Yes
Form	LIMITED TERRORISM COVERAGE ENDORSEMENT	Approved	Yes

SERFF Tracking Number: ACEH-125744997 State: Arkansas

Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: 08-AV-2007471

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: 08-AV-2007471

Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	EXTENDED COVERAGE - WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT	AAP 203	(02-08)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 Previous Filing #:	0.00	AAP 203 (02-08).pdf
Approved	LIMITED TERRORISM COVERAGE ENDORSEMENT	AAP 275	(02-08)	Endorsement/Amendment/Conditions New		0.00	AAP 275 (02-08).pdf

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXTENDED COVERAGE - WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT**

This endorsement modifies the insurance coverage provided under your AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. Paragraphs (a), (c), (d), (e), (f) and (g) of Common Coverage Exclusion B (Section II) do not apply to Coverages A, C, D, and E of this policy, SUBJECT TO all terms and conditions of this endorsement.

2. The most we will pay under this endorsement for:

(a) all "bodily injury"; and

(b) all "property damage"

combined is the Aggregate Limit shown in the Schedule below; and

The Aggregate Limit shown in the Schedule below is included within, and is not in addition to, the Limits of Liability shown in the Declarations.

3. The following definition is added to the policy:

"Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence with:

(a) the Secretary of State; and

(b) the Attorney General of the United States of America,

to be an act of terrorism pursuant to the Terrorism Risk Insurance Act ("TRIA").

The criteria for a "certified act of terrorism" include that the act:

A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

B. is a violent act or an act that is dangerous to:

(a) human life; or

(b) property or infrastructure

and is part of an effort to:

Endorsement No.

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

- (c) coerce the civilian population of the United States of America; or
  - (d) influence the policy or affect the conduct of the United States Government by coercion.
4. This endorsement does not apply to:
- ( a ) any damage to property on the ground while outside:
    - (i) Canada, or
    - (ii) the United States of America,unless caused by or arising out of the use of aircraft;
  - or
  - (b) "Certified Acts of Terrorism", if the "Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism Endorsement", is attached to this policy.
5. If the "Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism Endorsement" is not attached to this policy, then if:
- (a) aggregate insured losses certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31); and
  - (b) our insurer deductible under TRIA is met,
- we are not liable for such losses that exceed \$100 billion.
- In such case insured losses up to that amount will be pro-rated according to the procedures established by the Secretary of the Treasury of the United States of America.
6. The termination or cancellation of this endorsement is governed solely by paragraphs 7 and 8 below, and not by any other provision of this policy.
7. (a) This endorsement will END AUTOMATICALLY upon the outbreak of war (whether there is a declaration of war or not) between any of the following:
- (i) France,
  - (ii) the People's Republic of China,
  - (iii) the Russian Federation,
  - (iv) the United Kingdom, or
  - (v) the United States of America.
- (b) The coverage provided by deleting paragraph (a) of Common Coverage Exclusion B (section II) will END AUTOMATICALLY upon the hostile detonation of any weapon of war using:
- (i) atomic or nuclear fission and/or fusion; or

Endorsement No.



This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

- (ii) other like reaction or radioactive force or matter,  
  
where or whenever such detonation may occur, and whether or not the insured Aircraft is involved.
- (c) All coverage for an insured Aircraft requisitioned for title or use will END AUTOMATICALLY upon such requisition.
- (d) If an insured Aircraft is in the air when 7.(a), (b) or (c) occurs, the coverage provided by this endorsement (unless otherwise cancelled, terminated or suspended) will remain in effect until:
  - (i) the insured Aircraft has completed its first landing thereafter; and
  - (ii) all passengers have disembarked.
- 8. (a) We may give 7 days notice to review the premium and/or geographical limits of your policy at any time.
- (b) We may review premium and/or geographical limits on any January 1, April 1, July and October 1 of the year(s) during the policy period.
- (c) We will send a notice advising you of any change in the premium and/or geographical limits at least 7 days before the effective date of any such change.
- (d) Following a hostile detonation as specified in 7(b) above, we may give 48 hours notice of a full or partial cancellation of this endorsement.
- (e) This endorsement may be cancelled by us or you by giving 7 days notice at any time.
- (f) All notices shall be in writing, and are effective after the specified period of notice beginning at 23.59 hours Greenwich Mean Time on the day notice is given.

All other terms and conditions of this policy remain unchanged.

#### **SCHEDULE**

Aggregate Limit:	\$
Annual Additional Premium:	\$
Premium Due Hereon:	\$

Authorized Representative

Endorsement No.

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITED TERRORISM COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. Any terrorism exclusion in this policy shall not apply to an "act of terrorism" which:
  - (a) results in losses no greater than \$5,000,000 in the aggregate, attributable to all types of insurance; and
  - (b) is not otherwise excluded by this policy.

2. Additional definition

"Act of terrorism" means an act that is:

1.
  - (a) dangerous to human life; or
  - (b) property; or
  - (c) infrastructure
2. committed by an individual or individuals, and
3. seen as part of an effort to:
  - (a) coerce a civilian population; or
  - (b) influence the policy or affect the conduct of any government by coercion.

Multiple "acts of terrorism" which:

- (a) occur in a seventy-two hour period; and

which appear to:

- (b) be carried out in concert; or
- (c) have a related purpose; or
- (d) have common leadership

shall be deemed one "act of terrorism".

All other terms and conditions of this policy remain unchanged.

Authorized Representative

Endorsement No.

*SERFF Tracking Number:*      *ACEH-125744997*                      *State:*                      *Arkansas*  
*Filing Company:*              *ACE Property & Casualty Insurance Company*      *State Tracking Number:*              *EFT \$50*  
*Company Tracking Number:*      *08-AV-2007471*  
*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0001 Commercial General Liability*  
*Product Name:*              *08-AV-2007471*  
*Project Name/Number:*              *Revised Extension of Coverage - Endorsements for Airport Owersners & Operators Liability Program/08-AV-2007471*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-125744997 State: Arkansas  
Filing Company: ACE Property & Casualty Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 08-AV-2007471  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: 08-AV-2007471  
Project Name/Number: Revised Extension of Coverage - Endorsements for Airport Owners & Operators Liability Program/08-AV-2007471

## Supporting Document Schedules

		Review Status:	
<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	Approved	08/12/2008

### Comments:

### Attachments:

AR-NAIC Transmittal Document.pdf  
Form Filing Schedule.pdf

		Review Status:	
<b>Satisfied -Name:</b>	Supporting Documents	Approved	08/12/2008

### Comments:

### Attachments:

Filing Memo (All Other).pdf  
Comparison of AAP 203 (02-08) with AAP 203 (02-03).pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---


<b>3.</b>	<b>Group Name</b>	<b>Group NAIC #</b>
	ACE Companies	626

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	ACE Property & Casualty Insurance Company	PA	20699	06-0237820

<b>5.</b>	<b>Company Tracking Number</b>	08-AV-2007471
-----------	--------------------------------	---------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Renice Cox 436 Walnut Street Philadelphia, PA 19106	Regulatory Specialist	215.640.4876	215.640.4986	renice.cox@ace-ina.com

<b>7.</b>	Signature of authorized filer	
<b>8.</b>	Please print name of authorized filer	Renice Cox

**Filing information** (see General Instructions for descriptions of these fields)

<b>9.</b>	Type of Insurance (TOI)	Other Liability
<b>10.</b>	Sub-Type of Insurance (Sub-TOI)	Commercial General Liability
<b>11.</b>	State Specific Product code(s)(if applicable)[See State Specific Requirements]	n/a
<b>12.</b>	Company Program Title (Marketing title)	n/a
<b>13.</b>	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14.</b>	Effective Date(s) Requested	New:    Upon Approval    Renewal:    Upon Approval

**Property & Casualty Transmittal Document---**

<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization</b> (if applicable)	
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	
<b>18.</b>	<b>Company's Date of Filing</b>	
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
------------	--	--

<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

The purpose of this filing is to replace our existing Extended Coverage - War, Hi-Jacking and Other Perils Endorsement AAP 203 (02-03) for ACE Property & Casualty Insurance Company with a new 02-08 version that incorporates changes made necessary as a result of the recently enacted Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA). We are also introducing a Limited Terrorism Coverage Endorsement AAP 275 (02-08), which provides limited coverage for acts of terrorism not covered by TRIPRA.

Both forms may be utilized in conjunction with our revised Amendment To Include Coverage for Certified Acts of Terrorism; Cap On Losses From Certified Acts Of Terrorism endorsement AAP 270 (02-08), which was filed in response to TRIPRA and which was recently approved or is currently pending approval by your department.

In addition, we are revising the existing rates on file for both the Extended Coverage and certified acts of terrorism coverages. Our new rating approach involves applying a flat percentage to the developed premium, rather than separately rating each exposure factor. Since the exposure criteria has already been taken into account in developing the basic policy premium we believe this approach is more appropriate.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b> EFT  <b>Amount:</b> \$50.00</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

**\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	08-AV-2007471(F)			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	08-AV-2007471(R)			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Extended Coverage - War, Hi-Jacking and Other Perils Endorsement	AAP 203 (02-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AAP 203 (02-03)	
02	Limited Terrorism Coverage Endorsement	AAP 275 (02-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

## **FILING MEMORANDUM**

### **AIRPORT PROGRAM**

The purpose of this filing is to replace our existing Extended Coverage - War, Hi-Jacking and Other Perils Endorsement AAP 203 (02-03) for ACE Property & Casualty Insurance Company with a new 02-08 version that incorporates changes made necessary as a result of the recently enacted Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA). We are also introducing a Limited Terrorism Coverage Endorsement AAP 275 (02-08), which provides limited coverage for acts of terrorism not covered by TRIPRA.

Both forms may be utilized in conjunction with our revised Amendment To Include Coverage for Certified Acts of Terrorism; Cap On Losses From Certified Acts Of Terrorism endorsement AAP 270 (02-08), which was filed in response to TRIPRA and which was recently approved or is currently pending approval by your department.

In addition, we are revising the existing rates on file for both the Extended Coverage and certified acts of terrorism coverages. Our new rating approach involves applying a flat percentage to the developed premium, rather than separately rating each exposure factor. Since the exposure criteria has already been taken into account in developing the basic policy premium we believe this approach is more appropriate.



# Text Comparison

## Documents Compared

AAP 203 (02-03).pdf - Adobe Acrobat Professional

AAP 203 (02-08).pdf - Adobe Acrobat Professional

## Summary

783 word(s) added

843 word(s) deleted

179 word(s) matched

15 block(s) matched

To see where the changes are, scroll down.

This Endorsement effective  
 forms part of Policy Number  
 Issued to  
 By ACE Property ~~and Casualty Insurance Company~~

## ~~EXTENDED COVERAGE~~ WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT

This endorsement modifies the insurance coverage provided under your AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

- ~~In consideration of the additional premium shown in the Schedule of this endorsement, paragraphs (a), (c), (d), (e), (f) and (g) of Exclusion B. of Common Coverage Exclusions (Section II) are not applicable to Coverages A, C, D and E of this policy, SUBJECT TO all terms and conditions of this endorsement.~~

### ~~2. Limit of insurance - Aggregate Limit~~

~~To the extent paragraph 1 above operates to extend the coverage provided by this policy to a claim that otherwise would have been excluded by paragraphs (a), (c), (d), (e), (f) and/or (g) of exclusion B of Common Coverage Exclusions (Section II), the most we will pay for all "bodily injury" and "property damage" combined under Coverages A, C, D and E shall not exceed the Aggregate Limit shown in the Schedule of this endorsement. The Aggregate Limit shown in the Schedule of this endorsement is included within, not in addition to, the Occurrence Limit shown in the Declarations.~~

### ~~3. Exclusions~~

~~To the extent paragraph 1 above operates to extend the coverage provided by this policy to a claim that otherwise would have been excluded by paragraph (a) of exclusion B. of Common Coverage Exclusions (Section II), this policy still does not cover any liability for damage to any form of property situated on the ground outside Canada or the United States of America, unless such damage is caused by or arises out of the use of aircraft.~~

- ~~Any term, condition, provision, definition or endorsement, which relates to termination or cancellation of the insurance coverage provided under this policy, is deleted as respects the coverage provided by this endorsement. Termination or cancellation of the coverage provided by this endorsement shall be governed solely by the provisions contained in this endorsement.~~

- ~~In the event that this policy is subject to the endorsement titled Exception to Terrorism Exclusion for Certified Acts of Terrorism, cap on losses from Certified Acts of Terrorism, hereafter called "said endorsement", then the coverage provided by this endorsement does not apply to certified acts of terrorism as defined under "said endorsement" whether or not any limitation under the Terrorism Risk Insurance Act of 2002 is met or not. However, if this policy is not subject to "said endorsement", this endorsement is not intended to, and does not, extend any coverage other than the coverage provided by Section 1 of this endorsement.~~

### ~~6. Automatic Termination~~

- ~~This endorsement shall TERMINATE AUTOMATICALLY upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following: France, the People's Republic of China, the Russian Federation, the United Kingdom and the United States of America.~~

Endorsement No:

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXTENDED COVERAGE - WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT**

This endorsement modifies the insurance coverage provided under your AIRPORT OWNERS AND OPERATORS GENERAL LIABILITY POLICY.

1. Paragraphs (a), (c), (d), (e), (f) and (g) of Common Coverage Exclusion B (Section II) do not apply to Coverages A, C, D, and E of this policy, SUBJECT TO all terms and conditions of this endorsement.

2. The most we will pay under this endorsement for:

(a) all "bodily injury"; and

(b) all "property damage"

combined is the Aggregate Limit shown in the Schedule below; and

The Aggregate Limit shown in the Schedule below is included within, and is not in addition to, the Limits of Liability shown in the Declarations.

3. The following definition is added to the policy:

"Certified act of terrorism" means an act certified by the Secretary of the Treasury, in concurrence with:

(a) the Secretary of State; and

(b) the Attorney General of the United States of America,

to be an act of terrorism pursuant to the Terrorism Risk Insurance Act ("TRIA").

The criteria for a "certified act of terrorism" include that the act:

A. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

B. is a violent act or an act that is dangerous to:

(a) human life; or

(b) property or infrastructure

and is part of an effort to:

Endorsement No.

~~This Endorsement effective~~  
~~forms part of Policy Number~~  
~~Issued to~~  
~~By ACE Property and Casualty Insurance Company~~

## ~~EXTENDED COVERAGE – WAR, HI-JACKING AND OTHER PERILS ENDORSEMENT (CONT'D)~~

- ~~(b) To the extent the coverage under this policy is extended by the deletion of paragraph (a) of exclusion B. of Common Coverage Exclusions (Section II), this endorsement shall TERMINATE AUTOMATICALLY upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter, wheresoever or whensoever such detonation may occur, and whether or not the Insured Aircraft may be involved.~~
- ~~(c) All coverage in respect of an Insured Aircraft requisitioned for either title or use, if any, shall TERMINATE AUTOMATICALLY upon such requisition.~~

~~PROVIDED THAT if an Insured Aircraft is in the air when (a), (b) or (c) occurs, then the coverage provided by this endorsement (unless otherwise cancelled, terminated or suspended) shall continue in effect until such Insured Aircraft has completed its first landing thereafter and all passengers have disembarked.~~

### ~~7. Review and Cancellation~~

- ~~(a) Review of Premium and/or Geographical Limits (7 days)~~

~~We may give notice to review the premium and/or geographical limits of your policy at any time. Such notice is effective after the expiration of seven days from 23:59 hours Greenwich Mean Time on the day notice is given.~~

~~In addition, we hereby give notice that we will review the premium and/or geographical limits of your policy on January 1, April 1, July 1 and October 1 of the year(s) encompassed by the policy period. We will issue notice advising you of any change in the premium and/or geographical limits of your policy at least seven days in advance of the effective date of any such change.~~

- ~~(b) Limited Cancellation (48 hours)~~

~~Following a hostile detonation as specified in 6(b) above, we may give notice of a full or partial cancellation of this endorsement. Such notice is to be effective after the expiration of forty eight hours from 23:59 hours Greenwich Mean Time on the day notice is given.~~

- ~~(c) Cancellation (7 days)~~

~~This endorsement may be cancelled by either us or you by giving notice at any time. Such notice is to be effective after the expiration of seven days from 23:59 hours Greenwich Mean Time on the day notice is given.~~

- ~~(d) Notices~~

~~All notices referred to herein shall be in writing.~~

~~Subject otherwise to all terms and conditions of the Policy to which this endorsement is attached.~~

~~Endorsement No.~~

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

- (c) coerce the civilian population of the United States of America; or
- (d) influence the policy or affect the conduct of the United States Government by coercion.

4. This endorsement does not apply to:

( a ) any damage to property on the ground while outside:

- (i) Canada or
- (ii) the United States of America.

unless caused by or arising out of the use of aircraft:

or

(b) "Certified Acts of Terrorism" if the "Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism Endorsement" is attached to this policy.

5. If the "Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism Endorsement" is not attached to this policy, then if:

(a) aggregate insured losses certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31); and

(b) our insurer deductible under TRIA is met,

we are not liable for such losses that exceed \$100 billion.

In such case insured losses up to that amount will be pro-rated according to the procedures established by the Secretary of the Treasury of the United States of America.

6. The termination or cancellation of this endorsement is governed solely by paragraphs 7 and 8 below, and not by any other provision of this policy.

7. (a) This endorsement will END AUTOMATICALLY upon the outbreak of war (whether there is a declaration of war or not) between any of the following:

- (i) France,
- (ii) the People's Republic of China,
- (iii) the Russian Federation,
- (iv) the United Kingdom, or
- (v) the United States of America.

(b) The coverage provided by deleting paragraph (a) of Common Coverage Exclusion B (section II) will END AUTOMATICALLY upon the hostile detonation of any weapon of war using:

- (i) atomic or nuclear fission and/or fusion; or

Endorsement No.

~~This Endorsement effective~~  
~~forms part of Policy Number~~  
~~Issued to~~  
~~By ACE Property and Casualty Insurance Company~~

~~EXTENDED COVERAGE WAR, HI JACKING AND OTHER PERILS ENDORSEMENT (CONT'D)~~

~~SCHEDULE~~

~~Aggregate Limit:~~

~~Annual Additional Premium:~~

~~Premium Due Hereon:~~

---

~~Authorized Representative~~

~~Endorsement No.~~

~~AAP 203 (02-03)~~

~~Page 3 of 3~~

This Endorsement effective  
forms part of Policy Number  
Issued to  
By ACE Property And Casualty Insurance Company

(ii) other like reaction or radioactive force or matter,

where or whenever such detonation may occur, and whether or not the insured Aircraft is involved.

(c) All coverage for an insured Aircraft requisitioned for title or use will END AUTOMATICALLY upon such requisition.

(d) If an insured Aircraft is in the air when 7 (a), (b) or (c) occurs, the coverage provided by this endorsement (unless otherwise cancelled, terminated or suspended) will remain in effect until:

(i) the insured Aircraft has completed its first landing thereafter; and

(ii) all passengers have disembarked.

8. (a) We may give 7 days notice to review the premium and/or geographical limits of your policy at any time.

(b) We may review premium and/or geographical limits on any January 1, April 1, July and October 1 of the year(s) during the policy period.

(c) We will send a notice advising you of any change in the premium and/or geographical limits at least 7 days before the effective date of any such change.

(d) Following a hostile detonation as specified in 7(b) above, we may give 48 hours notice of a full or partial cancellation of this endorsement.

(e) This endorsement may be cancelled by us or you by giving 7 days notice at any time.

(f) All notices shall be in writing, and are effective after the specified period of notice beginning at 23.59 hours Greenwich Mean Time on the day notice is given.

All other terms and conditions of this policy remain unchanged.

#### **SCHEDULE**

Aggregate Limit: \$

Annual Additional Premium: \$

Premium Due Hereon: \$

Authorized Representative

Endorsement No.